

**Information to identify the case:**

Debtor 1	<b>Richard Dabney</b>	Social Security number or ITIN	xxx-xx-0009
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>18-18963-JNP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard Dabney

8/10/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Richard Dabney  
 Debtor

Case No. 18-18963-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db	+Richard Dabney, 3301 Falcon Court, Mays Landing, NJ 08330-5503
517493116	+Andrew Sklar. Esquire, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317
517493119	+Egg Harbor Township MUA, 3515 Bargaintown Road, Egg Harbor Township, NJ 08234-8321
517493120	+Fein Such Kahn & Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
517493122	Midland Mortgage, PO Box 268959, Oklahoma City, OK 73126-8959
517493123	Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
517493125	Shellpoint Mortgage Services, 55 Beattle Place, Suite 600, Greenville, SC 29601-2165
517493126	Sydney Dabney Jr, 724 Maple Road, Pleasantville, NJ 08232

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2018 23:48:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 10 2018 23:48:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517493117	EDI: BANKAMER.COM Aug 11 2018 03:13:00 Bank of America, PO Box 982238, El Paso, TX 79998
517493118	+EDI: TSYS2.COM Aug 11 2018 03:13:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
517493121	E-mail/Text: hannlegal@hannfinancial.com Aug 10 2018 23:47:39 Hann Financial Services Corp, 1 Centre Drive, Monroe Township, NJ 08831-1564
517493124	+EDI: RMCB.COM Aug 11 2018 03:13:00 Retrieval Masters Credit Bureau Inc, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1616
517493127	+EDI: WFFC.COM Aug 11 2018 03:13:00 Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2018 at the address(es) listed below:

Chad M. Sherwood	on behalf of Debtor Richard Dabney	chad@sherwoodlegal.com
Kevin Gordon McDonald	on behalf of Creditor	MIDFIRST BANK kmcdonald@kmlawgroup.com,
		bkgroup@kmlawgroup.com
R. A. Lebron	on behalf of Creditor	NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE
		SERVICING bankruptcy@feinsuch.com
Steven P. Kelly	on behalf of Creditor	NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE
		SERVICING skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Thomas J Subranni	trustee@subranni.com,	
	ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solutions.com	
Thomas J Subranni	on behalf of Trustee	Thomas J Subranni trustee@subranni.com,
	ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solutions.com	
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 7